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Health Determinants Research Collaboration

‘Crisis Payments’: Getting help when it’s needed most

Community views on what counts as a crisis, who should be eligible, and how crisis payments can work better

HDRC Surrey, June 2026

CONTENTS

EXECUTIVE SUMMARY

Crisis Payments are a core component of Surrey's local welfare provision, delivering discretionary financial support to residents experiencing acute hardship. Delivered through the national Crisis and Resilience Fund (CRF), the scheme is intended to provide timely and flexible assistance, while contributing to wider objectives around prevention and financial resilience. As cost-of-living pressures continue to affect households across the county, understanding how crisis is experienced and how effectively support can be accessed in practice has become increasingly important.

Research overview

This study combined an evidence review with two focus group discussions involving residents (n=12) with lived experience of financial hardship. It addressed three key questions:

- How "crisis" is understood and defined, and to what extent does this align with the current Crisis Payments offer, eligibility criteria and processes?
- How accessible, fair, and trauma informed is the Crisis Payments application form and process, and what barriers may be faced when applying and/or completing the process?
- What changes could be made to improve the design, eligibility criteria, processes and format of Crisis Payments?

Key findings

- **Crisis is dynamic, cumulative, and shaped by coping capacity**
  Participants described crisis as a condition that develops over time through the interaction of financial pressures, life events, health conditions, and wider responsibilities. Crisis was not typically associated with a single triggering event, but rather with the point at which coping capacity is exceeded. This suggests that crisis is influenced not only by financial circumstances, but also by variations in coping capacity, and may not be fully reflected in static indicators such as income, benefits status, or savings.

- **Eligibility criteria may not identify "hidden hardship"**
  Findings indicate that existing eligibility criteria, particularly those based on benefit status or savings thresholds, may not consistently identify all individuals experiencing need. Participants referred to forms of "hidden hardship", including among working households, individuals with variable incomes, and those with high essential or committed expenditures. This indicates that more context-sensitive approaches may be required to reflect current financial pressures, rather than relying solely on fixed eligibility categories.

- **Essential needs are interdependent and context-specific**
  While participants generally agreed that Crisis Payments should focus on essential needs (such as food, utilities, and household items), these needs were not experienced as discrete categories. Instead, they were closely interconnected and shaped by individual circumstances. For example, access to food is dependent on having cooking facilities, and health conditions may influence dietary needs or spending patterns. This highlights the importance of holistic assessment rather than reliance on fixed lists or technical distinctions.

- **Barriers associated with the application process**
  The findings indicate that aspects of the application process may affect accessibility. Participants described the process as cognitively and administratively demanding, requiring complex financial calculations and structured responses at a time of heightened stress. This burden is considered particularly significant for individuals with mental health conditions, cognitive impairments, or limited digital skills, and may deter or disadvantage those most in need from submitting an application.

- **Features of process design: duplication, unpredictability, and perceived judgement**
  Participants identified duplication between the application form and follow-up calls, requiring repeated disclosure of sensitive information. Follow-up contact was often described as unpredictable in timing, which may affect applicants' ability to prepare. In addition, some questions were perceived as evaluative or judgement-based, creating a sense that applicants were being assessed on behaviour rather than need. Together, these factors have the potential to undermine trust, increase stress, and conflict with principles of dignity and trauma-informed practice.

- **Preferences for a more person-centred, trauma-informed approach**
  Participants expressed a preference for approaches that are responsive to lived experience. Areas identified included simplifying processes, reducing administrative burden, improving clarity and communication, enabling more control over engagement (e.g. scheduling calls), and strengthening links to additional sources of support. These preferences closely align with national CRF principles, indicating an opportunity to translate policy intent more fully into practice.

Conclusions

Crisis Payments play a vital role within Surrey's local system of crisis support, however, their effectiveness is shaped not only by the provision of support, but also by how accessible and navigable the process is for applicants.

While the current scheme broadly aligns with national policy, the findings highlight a gap between system design and lived experience. There is an opportunity to strengthen delivery through greater alignment with holistic, person-centred and trauma-informed approaches, particularly in how need is understood and access is facilitated. This may involve a shift from a primarily administrative model towards one that is more flexible, accessible and responsive to individual circumstances, with the aim of improving access for those need it most.

Recommendations

This research identifies nine recommendations to strengthen the design, accessibility, and overall effectiveness of Crisis Payments in Surrey. These include adopting a more needs-led, person-centred approach, in which individual circumstances are understood prior to the collection of detailed financial information. The findings also indicate the potential to simplify the application process in order to reduce cognitive and administrative demands, and to minimise duplication within and across stages of assessment.

Improvements to communication were identified as an area of relevance, including the provision of clearer and more accessible information, greater predictability in follow-up contact, and the avoidance of language that may be perceived as evaluative and/or judgemental. The findings further suggest the importance of greater flexibility within eligibility and assessment processes to reflect the complexity of individual circumstances. In addition, strengthening integration with wider support services may help to facilitate access to ongoing assistance beyond immediate financial support.

1. INTRODUCTION

As pressures from the cost-of-living crisis continue to affect households across Surrey, the need for timely, accessible and dignified crisis support has become increasingly acute. Rising food, energy and housing costs mean that many residents face sudden financial emergencies that can quickly escalate into deeper hardship if support is delayed or inaccessible.[1] Access to emergency financial support plays a critical role in helping residents manage immediate financial shocks, preventing crises from worsening, and providing support at moments of greatest need. Crisis Payments, Surrey County Council's local welfare provision under the national Crisis and Resilience Fund (CRF). Similar interventions as Crisis Payments have existed in Surrey under previous local welfare assistance schemes since 2013. The format and delivery of Crisis Payments is currently under review and due to be updated in line with the new CRF (April 2026-March 2029).

1.1 Background

Crisis and Resilience Fund

The Crisis and Resilience Fund (CRF), which runs from 1 April 2026 to 31 March 2029, provides multi-year funding to local authorities to deliver cash-first crisis support alongside wider interventions that help individuals and families cope with immediate financial shocks and build longer-term resilience.[2] National guidance sets out core principles for delivery, including fairness, accessibility and dignity, while allowing local authorities significant discretion in how schemes are designed and implemented to reflect local need. [3]

The CRF replaces a range of previous short-term funding streams and is intended to provide a more stable and strategic basis for crisis provision over a multi-year period.[4] A key feature of the CRF is its emphasis on moving beyond a model of crisis support that is limited to emergency, one-off payments.[5] Instead, the guidance highlights the importance of supporting longer-term financial resilience, recognising that individuals

[1] Surrey-i, *The Cost of Living Crisis in Surrey* <https://www.surreyi.gov.uk/surrey-insight/the-cost-of-living-crisis-in-surrey/> [accessed 9 June 2026].
[2] HM Government, *Crisis and Resilience Fund (1 April 2026 to 31 March 2029)* <https://www.gov.uk/government/publications/crisis-and-resilience-fund-guidance-for-local-authorities-in-england-1-april-2026-to-31-march-2029> [accessed 9 June 2026].
[3] HM Government, *Crisis and Resilience Fund: Guidance for Local Authorities in England (1 April 2026 to 31 March 2029)* <https://www.gov.uk/government/publications/crisis-and-resilience-fund-guidance-for-local-authorities-in-england-1-april-2026-to-31-march-2029/the-crisis-and-resilience-fund-guidance-for-local-authorities-in-england-1-april-2026-to-31-march-2029> [accessed 9 June 2026].
[4] UK Parliament, *Written Statements* <https://questions-statements.parliament.uk/written-statements/detail/2026-03-25/hcws1446> [accessed 9 June 2026].
[5] Policy in Practice, *Crisis and Resilience Fund Guidance for Councils: A Practical Delivery Guide* <https://policyinpractice.co.uk/blog/crisis-and-resilience-fund-guidance-for-councils-a-practical-delivery-guide/> [accessed 9 June 2026].

often experience crisis as part of broader and ongoing pressures, rather than as isolated events.[6]

The guidance sets out a number of core principles for the design and delivery of crisis support schemes, which aim to ensure that provision is accessible, effective, and aligned with the realities of lived experience. These core principles include:

- **Person-centred:**

  The CRF emphasises that crisis support should be person-centred, meaning that it is tailored to the individual circumstances of applicants. This reflects an understanding that financial hardship is not experienced uniformly, but is shaped by a range of factors, including household composition, health needs, employment status, and wider social circumstances.

  In practice, this requires decision-making processes that take account of context and lived experience, rather than relying solely on fixed indicators such as income thresholds, benefits status, or savings levels. A person-centred approach also implies flexibility in how need is assessed and how support is provided, enabling local authorities to respond to a wide range of situations.[7]

- **Holistic**:

  The CRF framework places strong emphasis on the importance of holistic and integrated approaches to crisis support. This reflects evidence that crisis is rarely confined to a single issue, and often arises from the interaction between financial, housing, health, and social factors. As a result, crisis payments are intended to form part of a broader system of support, rather than functioning as standalone interventions. This includes integration with welfare advice and financial guidance services, housing and homelessness prevention services, health and community services, local voluntary and community sector provision

  Such integration is intended to enable a more coordinated response to need, supporting both immediate relief and longer-term outcomes. It also reflects a shift towards recognising crisis support as an entry point into wider systems of assistance.

- **Trauma-informed**:

  A further key principle within the CRF guidance is the requirement for crisis support to be delivered in a way that is trauma-informed and dignity-based. This reflects

[6] Plinth, *What Is the Crisis and Resilience Fund? A Complete Guide* <https://www.plinth.org.uk/complete-guide/what-is-crisis-resilience-fund> [accessed 9 June 2026].
[7] Trussell Trust, *A New Era for Local Welfare Provision: What the Crisis and Resilience Fund Means in Practice* <https://resolvepoverty.org/a-new-era-for-local-welfare-provision-what-the-crisis-and-resilience-fund-means-in-practice/> [accessed 9 June 2026].

growing recognition that individuals accessing crisis support are often experiencing heightened stress, anxiety, or vulnerability, which can affect how they engage with services.

Trauma-informed practice involves designing processes that minimise unnecessary stress and cognitive burden, reduce the need for repeated disclosure of sensitive information, provide clear, consistent, and respectful communication, support individuals' sense of autonomy and control, and avoid language or processes that may be experienced as judgemental or stigmatising.

This approach recognises that the experience of applying for support is itself an important component of service delivery, with implications for trust, engagement, and overall wellbeing.[8]

- **Accessible and inclusive:**

The CRF also emphasises the need for crisis support schemes to be accessible and inclusive, particularly for those most likely to experience financial hardship.

This includes ensuring that services are available through multiple access channels (e.g. online, telephone, and in-person), use clear and understandable language, minimise barriers to application and engagement, and are responsive to the needs of individuals experiencing digital exclusion, language barriers, or cognitive difficulties. An accessible approach requires consideration not only of technical usability, but also of the context in which individuals are applying, including the potential impact of stress, time constraints, and limited resources.

- **Proportionate:**

The guidance further highlights the importance of ensuring that application and assessment processes are proportionate to the urgency and purpose of crisis support. In this context, proportionality refers to balancing the need for sufficient information to make decisions with the need to avoid unnecessary complexity or administrative burden. This includes reducing duplication, simplifying information requirements, and ensuring that processes are responsive to time-sensitive needs. A proportionate approach recognises that overly complex or lengthy processes may act as barriers to access, particularly for those in immediate crisis.[9]

- **Preventative:**

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[8] Portsmouth City Council, *Crisis and Resilience Fund Grant Guidance* (April 2026), <https://www.portsmouth.gov.uk/wp-content/uploads/2026/05/CRF-grant-guidance-v2-accessible-aa.pdf> [accessed 9 June 2026].
[9] Local Government Association, *Good practice guide: Delivering financial hardship support schemes* (July 2020), <https://www.local.gov.uk/sites/default/files/documents/Good Practice Guide - Delivering Financial Hardship Schemes.pdf> [accessed 9 June 2026].

Finally, the CRF places strong emphasis on prevention and resilience, marking a shift from reactive models of crisis support towards more proactive approaches.

In addition to responding to immediate need, schemes are expected to prevent escalation of financial difficulties into more severe crisis, address underlying causes of hardship where possible, support individuals to achieve greater financial stability over time, and connect individuals to wider services and longer-term support.

This reflects a broader policy objective to reduce repeat demand for crisis support by addressing underlying drivers, rather than solely responding to immediate circumstances.

The CRF represents a shift from earlier models of local welfare assistance towards a more strategic, integrated and preventative approach. These principles provide an important benchmark for assessing local schemes and highlight the extent to which crisis support should function not only as a mechanism for financial assistance, but as part of a broader, integrated and responsive system of support. However, evidence suggests that many local schemes, including those in the Southeast of England are still in transition, with variation in how fully these principles are implemented in practice.

Crisis Payments

Crisis Payments in Surrey are delivered as part of the county council's local welfare provision under the Crisis and Resilience Fund (CRF) framework, replacing earlier schemes such as the Surrey Crisis Fund and Local Assistance Scheme.[10] providing immediate, cash-first assistance to residents experiencing acute financial hardship and enabling them to meet urgent essential costs in a flexible and dignified way. Within Surrey, Crisis Payments are offered as short-term, discretionary support to residents facing urgent essential costs, such as food, utilities, or other critical living needs, when no alternative support is available. The scheme is intended to provide timely assistance in emergencies, typically as one-off support, with decisions made on a case-by-case basis to reflect individual circumstances.

The scheme operates within a broader ecosystem of local support, including discretionary housing payments, food provision, and voluntary sector services. As with most local welfare assistance schemes (LWAS), eligibility and decision-making are locally determined, allowing flexibility to reflect local needs but also creating variation in how support is delivered.[11]

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[10] Reigate and Banstead Borough Council, *Crisis Resilience Fund | Household Support Fund* <https://www.reigate-banstead.gov.uk/household-support-fund> [accessed 9 June 2026].

[11] Trussell Trust, *Evidence review: what does effective local crisis support look like?*, January 2025, <https://cms.trussell.org.uk/sites/default/files/2025-01/evidence_review_local_crisis_support_jan2025.pdf> [accessed 9 June 2026].

Despite the importance of Crisis Payments as part of Surrey's local safety net, there is limited local evidence on how residents themselves understand and experience "crisis", how they perceive the Crisis Payments eligibility criteria, and how accessible and appropriate the application process feels at times of acute stress. As highlighted in the Surrey evidence search, there is limited data tracking applications, approvals, and outcomes, alongside minimal published evaluation at a granular level. This reflects a broader national issue, where local welfare schemes are often under-evaluated and lack consistent monitoring frameworks. Strengthening this evidence base would support more informed decision-making, enable targeted improvements, and ensure that Crisis Payments are responsive to the needs and experiences of residents.

Crisis is often defined administratively, yet lived experiences may include a wide range of situations such as running out of food, facing an unexpected bill, losing access to heating or coping with housing instability. Without a clear understanding of how these experiences align with current criteria and processes, there is a risk that some residents may be unintentionally excluded or discouraged from seeking help.

Similarly, applying for crisis support often takes place during periods of high emotional and cognitive load, when individuals may have limited time, digital access or capacity to navigate complex systems. Understanding how people experience the application process in these moments is essential to ensuring that Crisis Payments operate in a trauma-informed, respectful and effective way.

1.2 About this research

In response to these evidence gaps, Health Determinants Research Collaboration (HDRC) Surrey undertook this study to centre residents' perspectives and lived experience in the review of Crisis Payments. The study brings together facilitated focus group discussions with residents with lived experience of financial hardship, including some who had accessed Crisis Payments, alongside a review of relevant evidence to explore how crisis is defined and experienced locally, how current eligibility criteria and processes are perceived, and what improvements residents believe would make Crisis Payments fairer and more effective.

The findings of this research are intended to inform the ongoing development and delivery of Crisis Payments in Surrey, supporting Surrey County Council to align local provision with national guidance while ensuring the scheme reflects community needs. More broadly, the study contributes to understanding how crisis support can be designed and delivered in ways that uphold dignity, reduce barriers to access, and prevent short-term emergencies from becoming long-term hardship.

2. RESEARCH QUESTIONS

This research sought to understand how residents in Surrey experience financial crisis and how effectively Crisis Payments meet their needs in practice. It aimed to explore the following research questions:

> **RQ 1:** ***How "crisis" is understood and defined, and to what extent does this align with the current Crisis Payments offer, eligibility criteria and processes (Plain English: What does "crisis" really mean to people in our communities?)***
>
> **RQ 2:** ***How accessible, fair, and trauma informed is the Crisis Payments application form and process, and what barriers may be faced when applying and/or completing the process? (Plain English: How easy is it for people to apply for help when they really need it?)***
>
> **RQ 3:** ***What changes could be made to improve the design, eligibility criteria, processes and format of Crisis Payments? (Plain English: What would people change to make the scheme fairer and work better for them?)***

3. RESEARCH DESIGN AND METHODS

This study adopted a qualitative design, combining facilitated group discussions with an evidence review, to explore residents lived experiences of financial crisis and emergency support through Crisis Payments in Surrey. The approach was selected to enable in-depth exploration of how people understand and experience "crisis", how they perceive eligibility and application processes for Crisis Payments, and what changes they believe would improve fairness, accessibility and dignity.

3.1 Public involvement

The topic of crisis and emergency financial support was identified as a priority area of interest by HDRC Surrey's Public Involvement Panels in East and West Surrey, reflecting lived experience of financial hardship and emergency support schemes.

Members of the West Surrey panel had previously been involved in reviewing the Everyday Essentials E-voucher Scheme, part of the former Surrey Crisis Fund (now Crisis Payments), and had highlighted issues related to accessibility, clarity and dignity. In parallel, East Surrey panel members had expressed interest in research focused on understanding how eligibility criteria and application processes operate in practice. This prior engagement informed the focus of the current study, ensuring the research questions reflected real concerns raised by residents.

3.2 Evidence review

Alongside primary research, an evidence review was undertaken to identify and synthesise existing research, evaluations and practice-based evidence relating to crisis payments and comparable local welfare assistance schemes. The review focused primarily on evidence from England, with particular attention to London and the Southeast where available. The review explored what is known about:

- how crisis and emergency support schemes define eligibility;
- accessibility of application processes at times of acute financial stress;
- trauma-informed approaches to crisis support;
- take-up, user experience and outcomes for people at risk of crisis.

Findings from the evidence review were used to triangulate insights from the group discussions and to identify areas where local experiences aligned with, or diverged from, broader evidence and guidance.

3.3 Focus group discussions

Primary qualitative data were collected through two facilitated, in-person group discussions: one held in East Surrey (Tadworth) and one in West Surrey (Woking). Each discussion lasted approximately two hours and was facilitated by two researchers using a semi-structured topic guide.

The group discussion format was chosen to encourage shared reflection, peer learning and collective discussion, recognising that understandings of crisis and experiences of accessing support are often shaped through social interaction and shared narratives.

Discussions explored:

- how participants understand and define “crisis” in their own lives;
- views on how crisis and low income are assessed for Crisis Payments;
- experiences of applying for crisis or emergency support;
- perceived barriers to access during times of high stress;
- participants’ suggestions for improving eligibility criteria, processes and delivery.

Facilitation was trauma-informed and flexible, allowing participants to engage at a level they felt comfortable with and to avoid sharing personal details if they preferred.

3.4 Sample and recruitment

The discussion group comprised twelve participants: seven in West Surrey and five in East Surrey. Participants were primarily aged 35–54 and predominantly female. Half reported a disability or long-term health condition. Most participants were not in employment and over half were receiving benefits, indicating strong alignment with the target population for crisis payments. While the group included some ethnic and religious diversity, it was majority White British.

Recruitment prioritised adult Surrey residents with lived experience of low income, financial hardship or accessing (or attempting to access) crisis or emergency support, as well as individuals considered at risk of financial crisis.

Primary recruitment took place through HDRC Surrey's Public Involvement Panels in East and West Surrey. Panel members were invited via existing communication channels, including WhatsApp groups and follow-up emails. To broaden participation and ensure diversity of perspectives, additional participants were recruited from a warm list of community contacts who had previously engaged with HDRC Surrey activities and had consented to be contacted about future research opportunities.

The group discussions were conducted between 6th May and 12th May 2026.

3.5 Ethics and safeguarding

As the study handled sensitive topics with vulnerable populations, a research ethics review was conducted using the HDRC Surrey Research Ethics Review process before any data was collected. Key study documents were reviewed by the HDRC Surrey Ethics Review Panel to ensure the study in conducted in line with sound research ethics and local data governance principles.

All participants received a plain-language participant information sheet outlining the purpose of the study, what participation involved, how data would be used and their rights as participants. All participants provided informed consent prior to taking part in the focus groups. Participants were advised that they did not need to share any personal information and, if others did so, to treat it confidentially.

Confidentiality was safeguarded by ensuring that all findings were reported in a way that prevented individuals from being identified. Participants were also reminded that they could withdraw at any time without consequence; one participant chose to do so and left the session.

To recognise participants' time and support any travel costs, each was given a £40 voucher. Safeguarding procedures were in place throughout, and participants were signposted to support services where appropriate. The discussions were designed to minimise distress, and participants could take breaks or skip questions at any point. Focus groups were held in familiar community venues to ensure comfort.

3.6 Data collection, analysis and management

Group discussions were audio-recorded using council-issued recording devices. Recordings were transferred to secure Surrey County Council servers and deleted from recording devices once transfer was confirmed.

Thematic analysis was used to identify patterns and themes across the focus group data. Themes were refined through iterative review and sense-checking with the research team to reduce bias and ensure accuracy. Analysis focused on participants' definitions of crisis, experiences of accessing support, perceived barriers and suggested improvements. Findings from the qualitative analysis were considered alongside insights from the evidence review to support robust interpretation.

All data were stored and managed in accordance with GDPR and Surrey County Council data protection policies.

3.7 Risks and limitations

To support transparency and appropriate interpretation of the findings, it is important to acknowledge several key limitations. While these do not detract from the richness of the data, they provide important context for understanding how far the findings can be applied.

The study sample was relatively small (n=12) and therefore cannot be considered representative of the wider Surrey population. To strengthen the robustness of the findings, an accompanying evidence review was undertaken to enable triangulation.

The topic of financial hardship and crisis is inherently sensitive and may have caused emotional discomfort for some participants. This risk was mitigated by using experienced researchers trained in trauma-informed and inclusive approaches. Participants were reminded that they could pause, skip questions, or withdraw at any time without consequence, and were encouraged to share only what they felt comfortable disclosing. Information about relevant support services was also provided.

As with all qualitative research, findings are interpretive and subject to potential researcher bias. To minimise this risk, the study incorporated multiple strategies, including engagement with the HDRC Surrey Public Involvement Panel to provide external perspectives, alongside collaborative thematic analysis and sense-checking within the research team.

Additional risks, including data loss, unauthorised access, and adverse publicity, were considered low and mitigated through secure data storage on Surrey County Council systems, restricted access to research materials, prompt deletion of recordings, and clear communication about the study's purpose and use of findings. Participation was entirely voluntary, with no negative consequences for non-participation.

Finally, there was a small potential risk that participation by members of existing public involvement panels could affect ongoing relationships (for example, if distress was experienced during discussions). This risk was considered minimal and was managed through appropriate facilitation and support.

4. RESEARCH RESULTS

4.1 Summary of evidence

Local Welfare Assistance Schemes (LWAS)

Since the localisation of the Social Fund in 2013, local authorities in England have been responsible for delivering crisis support through discretionary Local Welfare Assistance Schemes.[12] These schemes are intended to provide short-term support to individuals and households experiencing financial hardship, particularly in emergency situations.[13]

National evidence indicates that Local Welfare Assistance provision is highly variable across areas, reflecting the discretionary nature of scheme design and delivery. Schemes differ in their eligibility criteria, application processes, level of funding, and types of support provided. Many schemes are also cash-limited, meaning that awards are constrained by available funding rather than assessed need alone.[14]

In addition, there is no comprehensive national dataset tracking applications, approvals, or outcomes for these schemes. As a result, it is difficult to assess overall demand, identify unmet need, or evaluate the effectiveness of provision across England. This lack of consistent monitoring has been highlighted as a key limitation within the current system.

Access and awareness

Evidence from national studies, including research by the Trussell Trust and partner organisations, indicates that awareness of local welfare assistance is often limited among those who may benefit from it. Many individuals experiencing financial crisis are either unaware of available support or uncertain about whether they are eligible.[15]

Barriers to access extend beyond awareness. These include complex application processes, lack of clarity in eligibility criteria, and concerns about stigma or judgement. Together, these factors may reduce uptake and contribute to situations in which individuals do not access support until their circumstances have significantly deteriorated.[16]

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[12] House of Commons Library, *Localisation of the Social Fund* <https://commonslibrary.parliament.uk/research-briefings/sn06413/> [accessed 9 June 2026].
[13]Resolve Poverty, *Local Welfare Assistance Schemes (LWAS)* (June 2022) <https://www.resolvepoverty.org/wp-content/uploads/2022/06/LWAS-June-2022-FINAL-DRAFT.pdf> [accessed 9 June 2026].
[14] National Audit Office, *Local Welfare Provision* <https://www.nao.org.uk/reports/local-welfare-provision/> [accessed 9 June 2026].
[15] Trussell Trust, *Accessing Charitable Food Provision* (December 2025) <https://cms.trussell.org.uk/sites/default/files/2025-12/accessing_charitable_food_provision.pdf> [accessed 9 June 2026].
[16] Turn2us, *Experiences of the UK Social Security System* <https://www.turn2us.org.uk/policy-campaigns-and-research/research/experiences-of-the-uk-social-security-system> [accessed 9 June 2026].

Role in preventing severe hardship

Local welfare assistance schemes play an important role within the wider social safety net.[17] Evidence suggests that timely crisis support can help prevent escalation into more severe forms of hardship, including food insecurity, homelessness, and unmanageable debt.[18]

However, research also indicates that these schemes are most effective when support is provided early and flexibly, rather than only at the point of acute crisis. Where access is restricted or delayed, individuals may be more likely to rely on alternative coping strategies, such as food banks or high-cost borrowing, which can have longer-term negative consequences.[19]

Cash-first approaches and dignity

There is strong evidence supporting the effectiveness of cash-first approaches within crisis support. Cash payments are generally preferred by recipients, as they allow individuals to prioritise their own needs and respond to the specific circumstances they are facing.[20][21]

Cash-based support is also associated with increased dignity, as it avoids prescriptive restrictions on how funds can be used and reduces the risk of stigma.[22] In contrast, voucher-based or in-kind support may limit flexibility and may not fully reflect the complexity of individual needs.

Features of effective schemes

Research and evaluation studies, including the Policy in Practice (2023) evaluation of Local Welfare Assistance in London and the Trussell Trust (2025) evidence review, identify several core features associated with effective crisis support schemes.

These include:

- simple and accessible application processes

[17] Local Government Association, *Tackling Poverty and Disadvantage Hub* <https://www.local.gov.uk/our-support/tackling-poverty-and-disadvantage-hub> [accessed 9 June 2026].
[18] Trussell Trust, *A New Era for Crisis Support in England?*
[19] Policy in Practice, *Evaluation of Local Welfare Assistance: Policy in Practice* (January 2023) <https://policyinpractice.co.uk/wp-content/uploads/2025/03/Evaluation-of-Local-Welfare-Assistance-Policy-in-Practice-January-2023-2.pdf> [accessed 9 June 2026].
[20] Trussell Trust, *Cash or Food? Exploring Effective Responses to Destitution* <https://www.trussell.org.uk/news-and-research/publications/report/cash-or-food-exploring-effective-responses-to-destitution> [accessed 9 June 2026].
[21] Leeds City Council and Trussell Trust, *Research Backing 'Cash First' Approach* <https://news.leeds.gov.uk/news/leeds-city-council-and-the-trussell-trust-publish-research-backing-cash-first-approach> [accessed 9 June 2026].
[22] Joseph Rowntree Foundation, *Poverty Stigma: A Glue That Holds Poverty in Place* <https://www.jrf.org.uk/power-and-participation/poverty-stigma-a-glue-that-holds-poverty-in-place> [accessed 9 June 2026].

- timely decision-making and rapid delivery of support
- clear and transparent communication
- integration with advice services and wider support systems
- involvement of people with lived experience in scheme design
- use of data to inform delivery and target support

Despite the identification of these features, implementation is inconsistent. Many schemes continue to operate in ways that prioritise administrative processes over user experience, which may limit accessibility and effectiveness.[23]

Gaps in evaluation and data use

A consistent finding across the literature is the limited use of robust evaluation and data analysis within local welfare assistance schemes.[24] Available evidence suggests that most schemes collect data primarily for administrative purposes, such as processing applications and recording decisions. However, there is limited systematic analysis of outcomes, long-term impacts, or patterns of need.[25]

This lack of data reduces the ability of local authorities to assess the effectiveness of their schemes, identify groups at risk of crisis, design preventative interventions, and ensure equitable access to support. As a result, national studies consistently recommend strengthening monitoring and evaluation frameworks as part of wider system improvement.[26]

Areas of good practice

The national evidence highlights a number of challenges in the design and delivery of Local Welfare Assistance Schemes, including variability in provision, limited awareness, barriers to access, and gaps in data and evaluation. These issues point to a broader tension between administrative processes and the need for flexible, accessible crisis support. In response, the evidence review has identified a set of approaches that seek to address these challenges in practice. The following section draws on regional and local evidence to outline emerging examples of good practice, demonstrating how some areas are adapting scheme design and delivery to improve accessibility, responsiveness, and overall effectiveness.

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[23] Trussell Trust, *Evidence Review: Local Crisis Support* (January 2025) <https://cms.trussell.org.uk/sites/default/files/2025-01/evidence_review_local_crisis_support_jan2025.pdf> [accessed 9 June 2026].
[24] Financial Inclusion Centre, *Local Welfare Assistance (LWA) Schemes – Developing an Evaluation Proposition* <https://inclusioncentre.co.uk/our-work/publications/local-welfare-assistance-lwa-schemes-developing-an-evaluation-proposition> [accessed 9 June 2026].
[25] Policy in Practice, *Evaluation of Local Welfare Assistance: Policy in Practice* (January 2023)
[26] Policy in Practice, *Measuring the Effectiveness of Local Welfare Assistance Schemes* <https://www.resolvepoverty.org/wp-content/uploads/2020/12/Measuring-the-effectiveness-of-local-welfare-assistance-schemes.pdf> [accessed 9 June 2026].

Variation and delivery across local authorities

Evidence from the Southeast of England and London indicates that Local Welfare Assistance Schemes (LWAS) are characterised by significant variation in design and delivery, reflecting the discretionary nature of local authority provision. [27] While national guidance provides an overarching framework, individual councils determine eligibility criteria, application processes, types of support provided, and operational models.

Within London, comparative evaluations have demonstrated that schemes can differ substantially even between neighbouring boroughs. Some operate as integrated, multi-agency support systems, while others function primarily as standalone financial assistance funds. This variation has implications for accessibility and consistency, as individuals in similar circumstances may experience different levels of support depending on their location. [28]

Common challenges in the Southeast and London

Across the region, a number of recurring challenges have been identified when setting up LWAS.[29] These include:

- complex or time-intensive application processes
- restrictive or unclear eligibility criteria
- limited awareness among residents and frontline professionals
- variability in access routes (e.g. online-only systems)
- capacity constraints within local authorities

These challenges are consistent with national evidence and highlight the tension between administrative requirements and accessibility in crisis contexts. In particular, schemes that rely heavily on structured applications and detailed financial information may be less accessible for individuals experiencing high levels of stress or reduced capacity.

In addition, evidence suggests that referral pathways and integration with other services are often underdeveloped or inconsistent. While some local authorities have established stronger partnerships with voluntary and community sector organisations,

[27] HM Government, *Case Study Research into the Delivery of the Household Support Fund and Discretionary Housing Payments* <https://www.gov.uk/government/publications/case-study-research-into-the-delivery-of-the-household-support-fund-and-discretionary-housing-payments/report-case-study-research-into-the-delivery-of-the-household-support-fund-and-discretionary-housing-payments> [accessed 9 June 2026].
[28] Policy in Practice, (January 2023)
[29] Financial Inclusion Centre, *Local Welfare Assistance (LWA) Schemes*

others operate more fragmented systems, which can limit opportunities for holistic support.[30]

Examples of emerging good practice

Despite variation, evidence from London and the wider Southeast identifies a number of examples of good practice in the delivery of local crisis support. These include:

- adopting cash-first models to maximise flexibility and dignity
- providing multiple access routes, including online, telephone, and partner referrals
- embedding crisis support within wider advice and support networks
- ensuring timely decision-making and rapid payment
- involving individuals with lived experience in co-design and evaluation
- using data to identify patterns of need and opportunities for early intervention

These features align closely with national guidance on holistic, person-centred, and trauma-informed approaches, and demonstrate how these principles can be implemented in practice.

Surrey-specific context

A key limitation in the Surrey context is the lack of detailed local evaluation and data availability. As identified in the evidence search, there is limited information on application volumes, approval rates, or user outcomes, and no consistent dataset tracking the performance of crisis support schemes.

This reflects a broader issue highlighted in national research, where local welfare provision is often under-evaluated and lacks systematic data collection. The absence of robust data limits the ability to assess demand and unmet need, identify patterns across different population groups, evaluate the impact of interventions, and inform continuous improvement.

Summary of evidence review

The evidence search highlights several consistent themes in the design and delivery of local crisis support. Across national, regional, and local studies, Local Welfare Assistance Schemes are characterised by significant variation, reflecting the high degree of local discretion in how schemes are implemented. While this flexibility allows responsiveness to local need, it also results in differences in eligibility criteria, application processes, and levels of support, meaning that individuals in similar circumstances may experience support differently depending on where they live.

[30] Freya Cole Norton (2024) 'This is counterproductive': the design of local welfare assistance schemes in England, Journal of Social Welfare and Family Law, 46:3, 413-437, DOI: 10.1080/09649069.2024.238199

Accessibility is identified as a key challenge. Evidence indicates that awareness of available support is often limited, and that application processes can be complex or difficult to navigate, particularly for individuals experiencing stress or reduced capacity during a crisis. Barriers such as unclear eligibility criteria, stigma, and reliance on single access routes (for example, online-only systems) can further reduce uptake, with some individuals delaying or not accessing support at all.

The literature also highlights that crisis support is most effective when delivered early, flexibly, and as part of a wider system of support. Approaches such as cash-first provision, integrated service delivery, and person-centred, trauma-informed design are consistently identified as good practice. However, there is a gap between these principles and their implementation, with many schemes still shaped by administrative processes and resource constraints rather than user experience.

A further limitation within the evidence base is the lack of robust data and evaluation. Most schemes collect data for operational purposes, with limited analysis of outcomes, unmet need, or longer-term impacts. This reduces the ability of local authorities to assess effectiveness, identify inequalities in access, and design preventative interventions.

These findings highlight important gaps in understanding around lived experience, particularly in how crisis is defined and experienced locally, how eligibility and accessibility are perceived, and how application processes function in practice.

5.1 What Does "Crisis" Mean?

Crisis as a lived experience

Participants described crisis as a lived and personal experience, commonly characterised by urgency, a sense of losing control, and difficulty coping. Rather than being linked to a specific event or threshold, it was understood as the stage at which existing coping strategies become insufficient. As one participant noted:

> *"For me, it's not being able to cope with the problem that's come up."*
> *(FG1, P1, Male)*

This framing shifts the understanding of crisis away from externally defined criteria towards individual capacity and experience. Participants described crisis not only as a set of circumstances, but as a felt experience, often associated with fear, uncertainty, and a sense that their situation has become unmanageable. Financial pressures were commonly cited, particularly where income did not meet immediate needs, as reflected in one participant's description:

> *"For me, it's no money at the time, like nothing...that situation, that panicking, I would say that's crisis." (FG2, P1, Female)*

A consistent theme across the focus groups was that these experiences are highly individual and shaped by context. Participants highlighted that similar situations can have very different impacts depending on factors such as resilience, prior experiences, health, and available support. As one participant explained:

> *"A lot of people don't want to admit when things are difficult. So you've got a crisis and it's maybe looming and there's all these little things that happen around you, but it might take the final thing to snap and then everything is a challenge." (FG1, P2, Female)*

Participants also highlighted the role of past experiences in shaping responses to crisis. Previous exposure to financial hardship, instability, or trauma was described as affecting confidence and increasing anxiety when new pressures arise.

Crisis as reaching the limit of coping

Participants emphasised that crisis was rarely the result of a single event. Instead, it was understood as cumulative, emerging over time as multiple pressures interact and intensify. These pressures included financial strain, health challenges, caring responsibilities, and wider structural factors such as rising living costs. As one participant shared:

> *"Your health changing, because this is partly what happened to me, and losing your job, and then everything crumbling around you..." (FG2, P3, Female)*

This sense of accumulation was central to how crisis was experienced, with both small and significant pressures combining to gradually reduce resilience until a tipping point is reached.

Within this process, crisis was often triggered by an additional, sometimes seemingly minor, expense or disruption once no financial buffer remained. Participants illustrated this variability clearly:

> *"If you need emergency shoes, your shoes have got holes in it or something." (FG2, P2, Female)*

> *"Everyone is different, it can be small things, for example, no problem for you...but for some person, if you have to buy shoes and they don't have money, it can strip them out." (FG1, P3, Female)*

This highlights how crisis emerges within an accumulation of pressures, rather than being driven by the scale of a single event. When financial, emotional, or practical resources are already stretched, even relatively modest costs or disruptions can become difficult to manage.

Participants also described crisis as something that can develop gradually, often accompanied by warning signs such as increasing debt, reliance on food banks, or reductions in essential spending. However, the point at which crisis is recognised was often described as more immediate, when individuals realise that their situation is no longer sustainable.

Crisis as a threat to meeting basic needs

Participants highlighted that a key feature of crisis was the difficulty in meeting basic needs. Crisis was often framed in terms of threats to food security, warmth, and housing, with these seen as fundamental to safety and dignity. As one participant explained:

> *"Crisis is when your basic human rights can't be met by what's around you. So that's shelter and warmth and food. The really key things…you can't survive without those things." (FG1, P2, Female)*

This emphasis links crisis closely to material hardship, but participants also described impacts that extend beyond the practical. Difficulty meeting basic needs was associated with feelings of anxiety, fear, and exhaustion, intensifying the overall experience. The challenge of meeting essential needs can increase psychological strain, which in turn may make it more difficult to take action or seek support.

Crisis as hidden financial struggle

While financial hardship was a central driver of crisis, participants highlighted that it is often not immediately visible and may not be fully captured through income measures alone. Many described situations where individuals in employment nonetheless experience severe financial strain due to high living costs, financial commitments, caring responsibilities, or health-related expenses.

Examples of this "hidden hardship" were common, with participants describing circumstances where individuals appeared financially stable on paper but struggled to meet basic needs in practice. One participant reflected on their experiences of financial hardship whilst in employment:

> *"If on paper it looks like somebody's receiving a certain amount of money, are they actually going to look at what someone's outcomes are? I wasn't living a frivolous lifestyle at all. I couldn't even afford food, and I didn't even go to a food bank because I didn't think they would accept me." (FG2, P3, Female)*

These accounts suggest that financial vulnerability is not static. Participants described moving in and out of crisis as circumstances shift, sometimes quite quickly following events such as illness, bereavement, or changes in employment. This also indicates that financial strain is shaped by a range of intersecting factors, including household composition, health needs, and access to support networks. Crisis therefore emerges not only from income levels, but from the relationship between income, costs, and individual circumstances.

4.2. Types of crises identified

Findings indicate that crisis is not experienced as a single, isolated event, but as the result of interconnected and compounding pressures. Participants described how one issues can trigger or intensify others over time, with crisis emerging through this accumulation. This reflects a broader pattern identified across the analysis: crises are multi-dimensional, often emerging at the intersection of financial, health, social, and structural factors. Participants identified a wide range of situations that they considered to constitute a crisis, including:

- Housing transitions, such as moving into a new property without basic furnishings, insecure tenancies, or experiencing sudden homelessness
- Physical health crises, including chronic conditions such as sickle cell disease, sudden illness, disability, or periods of hospitalisation
- Mental health pressures, particularly among parents and carers supporting children with additional or complex needs
- Bereavement, especially where family members live overseas and the cost of travel adds to emotional and financial strain
- Domestic abuse, described both as an immediate crisis point and as part of longer-term patterns of harm and control
- SEND-related pressures, including long-distance school placements, transport challenges and caring responsibilities
- Cost of living shocks, such as sharp increases in food, fuel or transport costs

Across these varied examples, crisis was rarely attributed to a single cause. Rather, it was understood as shaped by overlapping pressures and wider systemic factors, reinforcing the importance of recognising the cumulative and interconnected nature of need.

4.3 Who should be eligible for Crisis Payments?

Low income defined by pressure, not benefits status

Findings indicate that eligibility for crisis payments cannot be understood through benefits status alone. While participants acknowledged that benefit recipients are often on low incomes, this was seen as an incomplete and sometimes misleading proxy for financial need. Instead, eligibility was consistently framed in terms of lived financial pressure, for example, whether individuals are able to meet essential and unavoidable costs such as food, energy, housing, and transport.

Participants highlighted the prevalence of "hidden hardship", including among those in work, where income may appear sufficient on paper but does not cover basic living costs. There were concerns that explicit references to "means-tested benefits" risk discouraging people who are struggling but do not identify with this category. As one participant reflected:

> *"Well, it [Crisis Payments Eligibility Criteria] says 'be on means-tested benefit' or 'have no access to sufficient funds'. I, as someone that isn't on benefits, I'm not sure if that's completely fair...I would feel discouraged by reading the 'be on a means-tested benefit' if I was doing the application...it kind of implies that you're not eligible...I think it should just be 'no access to sufficient funds' because does it matter whether or not someone is on benefits? I mean, we're all human beings, we all have different needs, children, elderly parents, etc. If you need the money and you don't have access to sufficient funds, that should be it, in my opinion." (FG1, P1, Male)*

Low income was therefore understood as a dynamic condition, shaped by high essential costs, fluctuating or reduced income, health-related barriers to work, and changes in circumstances. Participants emphasised that financial situations could shift quickly, with individuals moving in and out of crisis following events such as illness, bereavement, or job loss.

Participants described low income as including, but not limited to:

- An inability to meet essential and unavoidable costs such as food, energy, rent, and transport
- High housing, transport, or caring expenses that significantly reduce disposable income
- Fluctuating, insecure, or disrupted income, including sudden loss of work or reduced hours
- Health-related inability to work, including long-term conditions and caring responsibilities

Overall, these findings highlight the importance of eligibility criteria that are responsive to current circumstances, rather than tied to static indicators such as benefit receipt. They also emphasise the need for flexibility in access, recognising that individuals may experience multiple crises within a short period. As such, participants felt that restrictions on how frequently support can be accessed should not be limited, acknowledging that more than one crisis can occur within a single year.

People who "fall through the gaps"

A consistent theme across the discussions was the identification of groups who fall outside existing eligibility frameworks despite experiencing significant financial hardship. Participants described a gap between formal eligibility criteria and their lived experiences, particularly where fixed thresholds did not reflect the complexity of people's circumstances. Groups highlighted included:

- Working households just above eligibility thresholds, who are unable to access support despite struggling with high costs
- People with savings that are earmarked, inaccessible, or reserved for specific emergencies
- Individuals experiencing temporary shocks, such as illness, bereavement, or relationship breakdown
- Families with high SEND or caring costs, where additional expenses significantly reduce financial resilience
- Asylum seekers and refugees, while some are excluded from Crisis Payments applications due to No Recourse to Public Funds status, others remain eligible but face challenges in navigating the system. This is a particular challenge for people with English as an Additional Language.

These examples illustrate how people may experience significant financial pressure while not meeting formal eligibility thresholds.

Savings and the meaning of "sufficient funds"

The role of savings emerged as a key area of concern. Participants challenged the assumption that savings represent readily available or surplus resources, instead describing them as a form of financial security intended for specific purposes such as rent, emergencies, or family obligations.

Requirements to have little or no savings in order to qualify for support were widely viewed as unrealistic and potentially counterproductive. Participants highlighted the tension between being encouraged to maintain a financial buffer and then being expected to exhaust it before accessing support. In practice, even modest amounts of money were often already allocated, for example, to cover food costs or upcoming bills, rather than available for unexpected expenses. As one participant noted:

> *"Let's say you've got £200, but that £200 is actually for your food shopping. So, it's not that you've got that as a saving." (FG2, P3, Female)*

Participants also raised concerns about fairness, particularly where individuals with no savings may be prioritised over those who have attempted to manage their finances carefully. As one participant observed:

> *"Imagine you're someone that spends all of their pay packet on kind of frivolous stuff and you've got nothing in your bank account at the end of*

> *the month. You would be prioritised over someone that was more sensible with their money and kept a bit of a rainy-day fund, tried to live within their means. Then they're kind of discriminated against because they've got more than one pound in the bank. But they might have credit card bills, they might have this, they might have that. It's quite a black and white way of looking at things." (FG1, P1, Male)*

Taken together, these accounts suggest that fixed definitions of "sufficient funds" may not reflect how financial resources are experienced in practice, particularly where money is already committed or difficult to access.

Judgement and perceptions of the eligibility process

Participants frequently described a sense of judgement within eligibility and assessment processes. There was a perception that decision-making may extend beyond assessing need to evaluating how individuals have managed their finances, including scrutiny of past spending patterns.

Examples such as small or infrequent purchases, including clothing, personal care, or social activities, were cited as areas where decisions may be influenced by assumptions about what constitutes appropriate spending. Participants emphasised that such expenditures could play an important role in maintaining wellbeing, particularly during periods of stress. As one participant reflected:

> *"A couple of weeks before they could have been in a different situation and had their nails done or went and had their hair done, whatever. And then the following week, something's happened, bang, something unexpected has happened....and then there are the other things of, it might be that they've had their feet done because they can't bend down or they've got health issues." (FG2, P3, Female)*

Another shared:

> *"It could be that that person is really depressed, they're in their house, they never leave, they've got nothing to look forward to, and they despite decided to treat themselves to a £30 nail varnish session on their birthday, just to feel a little bit better about themselves. And then if someone in the Crisis Payments team looks at a bank statement and sees that and automatically says, "oh, no, they had their nails done, cross off the list, they've obviously got money"." (FG1, P1, Male)*

For some groups, particularly parents of disabled children, these judgements were experienced as especially harmful. Participants described how spending decisions that may appear non-essential to outsiders are often closely linked to emotional regulation, stability, and quality of life. One participant described prioritising specific foods for their autistic child, explaining that while alternatives were available, *“they don’t taste the same, therefore he won’t eat” (FG1, P4, Female)*. This highlights how spending that may appear discretionary can in practice be closely linked to care needs and wellbeing.

There was also recognition that financial circumstances can change rapidly, meaning that past spending may not reflect current need. Participants highlighted that individuals may move quickly from relative stability into crisis following unexpected events, reinforcing the importance of assessing present circumstances rather than relying on retrospective judgement.

4.4 What should Crisis Payments cover?

Essential needs and the importance of context

Participants described Crisis Payments as intended to support essential needs, particularly those relating to health, safety, and basic living conditions. These were primarily identified as including food, fuel, housing-related costs, essential household appliances (such as cookers and fridges), transport for work, education or healthcare, as well as items such as clothing, medication, and toiletries. Participants also identified the role of Crisis Payments in supporting emergency repairs and addressing small issues before they escalate into more significant problems.

However, findings indicate that participants did not view these needs as fixed or uniform across households. Instead, what constitutes an “essential” was described as shaped by individual circumstances, including housing tenure, health conditions, and caring responsibilities. For example, one participant highlighted differences between housing situations:

> *“People that have their own home, potentially they'll be more of a crisis state than someone in council housing because you have to pay everything yourself.” (FG2, P4, Female)*

This suggests that the level and type of need may vary significantly depending on context, even where the underlying issue appears similar. Participants therefore emphasised that assessments of what should be covered cannot rely solely on predefined categories but require consideration of individual circumstances. Participants also emphasised the importance of taking a holistic view of need. As one participant described:

> *“This is where the holistic thing comes in, looking at the whole picture and the whole person. So, what you might do for one person, it might be slightly different for another person” (FG2, P3, Female)*

This reflects a broader finding that crisis situations are often characterised by multiple interacting pressures, and that the relevance of specific types of support may depend on how these pressures combine.

Interdependence of essential needs

A consistent theme across the discussions was that essential needs are experienced as interdependent rather than discrete. Participants highlighted that support targeted at a single category may not be effective if other related needs are unmet.

For example, while food was widely identified as a priority, participants noted that access to food alone may not be sufficient where households lack the means to store or prepare it:

> *"If we don't have fridge at home, so how are you gonna save your food? Cooker, if we don't have cooker at home, so how are you gonna cook?" (FG1, P5, Male)*

Similarly, participants described how financial hardship can shape the ability to meet basic needs in ways that are not immediately visible. One participant explained the impact of dietary requirements:

> *"I have to eat gluten free, but the prices of the stuff is just ridiculous...I literally stopped buying the expensive and gone back to eating normal food because I can't afford it." (FG2, P2, Female)*

These accounts illustrate how needs that may appear distinct, such as food, appliances, or health-related costs, are closely interconnected in practice. As a result, addressing one need in isolation may not resolve the broader situation.

Distinction between broken and missing items

Participants shared frustrations about eligibility criteria that distinguish between items that are missing and those that are broken. Current Crisis Payments criteria would provide new household and/or white good for people who do not have them but would not cover the costs of repairs or replacement items. This distinction was widely described as inconsistent with lived experience, with broken items understood as functionally equivalent to not having access to them.

Participants emphasised that, in practice, both situations prevent households from meeting basic needs, such as cooking, storing food, or maintaining safe living conditions. One participant described their experience of submitting an unsuccessful Crisis Payments application, having been informed that support could not be provided for the replacement of broken appliances and would only be available if those appliances were not already present.

> *"When council give you the house, you don't have choice, you have to take it. I'm still struggling now, especially white goods. It's very bad condition, and then I bought a fridge, dishwasher, but the unit in the kitchen, all of them broken. I said to them [Crisis Payments team] my cooker was broken. They said "we don't do that". I said to them my situation but even the replacements, they said, "no, we can't"." (FG1, P5, Male)*

These distinctions were also described as having practical implications for accessibility. Participants suggested that they may introduce additional barriers or influence how individuals present their circumstances in order to meet eligibility requirements. For example, some described situations in which individuals might feel compelled to demonstrate that an item is absent rather than unusable.

Similarly, participants shared previous experiences of receiving white goods from the local authority. They highlighted that there was often little or no choice in the type of appliance provided, and that items were sometimes unsuitable for their needs, either the wrong size for the available space or too small (for example, a small fridge freezer that is inadequate for a larger family). As one explained:

> *"I didn't get any choice in my fridge freezer and…it wasn't suitable. It was a tiny fridge with a freezer compartment…that was the only option that I had…so that was very limited." (FG2, P4, Female)*

Participants expressed a preference for greater flexibility, including having a choice of options or the ability to contribute towards the cost, enabling them to select an item that better meets their needs and offers greater longevity.

Prevention and wider support

Participants emphasised the potential role of Crisis Payments in preventing escalation, as well as responding to immediate need. Relatively small interventions, such as repairs to essential household items, were frequently described as having the potential to prevent situations from developing into more acute crises.

As one participant noted, a more coordinated approach to repair could be more efficient:

> *"Surely one person going round and fixing those 40 cookers should be like kind of service…which would be a much more efficient service. And repair cafes, but for smaller appliances." (FG1, P2, Female)*

This reflects a broader emphasis on the potential value of early intervention, where addressing smaller issues may reduce longer-term demand on support systems.

Participants also described Crisis Payments as part of a wider system of support. The fund was often understood as a point of contact through which individuals could access additional forms of help, including advice and signposting. This again highlights the interaction between different forms of need and suggests that financial assistance alone may not address the full range of circumstances experienced during crisis.

4.5. Application Form and Process

Participants reviewed the current Crisis Payment application form and reflected on both its content and the wider process. Participants perceived the form as a key part of the 'Crisis Payments' scheme that shapes whether individuals feel able to apply and how they experience the process. Feedback therefore focused not only on individual questions, but on how the form structures interaction, communicates expectations, and influences perceptions of fairness and accessibility.

Structure, sequencing and administrative burden

The current form requires applicants to provide detailed information across multiple domains. This included personal identifiers (such as National Insurance number and date of birth), followed by detailed questions on benefits received, payment schedules, income (including weekly take-home pay), savings, and breakdowns weekly expenditure (e.g. food, toiletries, energy, travel). Applicants are subsequently asked to specify the type of assistance required, describe their situation, and respond to questions about prior actions taken to resolve their circumstances. This online form is typically followed by a phone call from a member of the Crisis Payments team in which applicants are asked to revisit and expand upon this information.

Participants consistently identified this sequencing as misaligned with the context in which applications are made. The form was described as placing substantial cognitive and administrative demands on individuals at a point when they may have limited capacity to process information or complete complex tasks. In particular, requirements to calculate weekly expenditure, convert income into different formats, and categorise spending were seen as difficult to manage during periods of stress or crisis. As one participant explained:

> *"If someone is anxious or got mental health have issue, for them, these kinds of numbers, all this information, could be very stressful. For someone in a big crisis, it's too much detail, too much" (FG1, P3, Female)*

More broadly, participants described the process of completing applications forms as overwhelming and anxiety-inducing. One participant reflected:

> *"I was filling the form in the other day and I literally said, "I don't know what I'm doing, my anxiety has gone through the roof, you're going to have to do it for me." (FG2, P2, Female)*

Participants also questioned the necessity of providing detailed financial data that may already be accessible through existing administrative systems. For example, information relating to benefits and payments could be retrieved through National Insurance data, raising concerns about duplication and unnecessary effort.

The requirement to estimate or disaggregate expenditure was further described as difficult and potentially unreliable. For example, participants highlighted that everyday spending does not always align with the categories requested in the form (for example, toiletries are often purchased alongside food), making precise breakdowns difficult to estimate. This was not viewed solely as a technical issue, but one with implications for accessibility. Individuals who are unable to provide accurate or detailed responses, due to stress, time constraints, or additional needs, were perceived as being at a potential disadvantage within the process.

Overall, the form was described as requiring a level of administrative knowledge and capability that does not reflect the circumstances in which individuals are seeking crisis support. As participants discussed:

> *"They duplicate lots of things unnecessarily." (FG2, P3, Female)*
>
> *"I agreed, to trip us up." (FG2, P4, Female)*
>
> *"It feels like we're doing their job for them…I'm not an admin. I don't know how to do this stuff." (FG2, P2, Female)*

Participants also highlighted that the prioritisation of financial information at the outset does not reflect how crisis is experienced. The requirement to provide structured financial data before describing the situation was seen as creating an impression that eligibility is being assessed prior to understanding need. As one participant observed:

> *"From a holistic point of view, I'm thinking you're in crisis mode, you're sort of slightly panicked, you're not really doing very well, filling out your name and address, that's fine. Then I think it should go straight into the what's happened, what do you require assistance for, so then people can feel heard." (FG1, P1, Male)*

Participants further noted that existing categories, such as "emergency funds" or "household items", were not always meaningful and could create confusion, particularly where needs overlap or do not clearly fit within a single category.

In response, participants in both groups suggested an alternative, needs-led structure. This involved beginning the form with a clear list of options that are supported through Crisis Payments (such as food, clothing, personal care items, transport, bills, essential furniture). As one participant highlighted:

> *"It will help people see common uses for it [Crisis Payments] to see whether they think they're eligible." (FG1, P1, Male)*

This list could be followed by a simple, user-focused question such as *"What do you need help with?"* This approach was seen as improving clarity by helping applicants to understand what support is available. It was also viewed as enabling individuals to describe their circumstances in a way that better reflects lived experience, rather than requiring them to interpret or fit within predefined categories. As one participant commented:

> *"It [the form] says, "please explain what has happened that has caused you to require assistance today?" I don't know, it kind of implies "what did you do to screw up your life?" I think it should just be more open, "tell us about your situation"." (FG1, P1, Male)*

Framing of questions and perceptions of judgement

Several questions within the application form were identified by participants as problematic in their framing. This was particularly evident in questions such as:

- "What have you done to help yourself before you started this application?"
- "Do you think there is any other reasonable way you could get all of the support you need?"

Participants interpreted these questions as implying expectations about personal responsibility and prior action. Rather than being understood as requests for contextual information, they were often experienced as evaluative in tone, requiring individuals to justify their situation before being considered eligible for support.

This framing was described as contributing to a perception of judgement within the process. Participants suggested that the wording may signal that they are being assessed not only on their current circumstances, but also on whether they have taken sufficient or appropriate steps prior to applying. As participants reflected:

> *"It sounds like something an angry parent would say, 'what have you done to try and sort this out before coming to me with your question?'" (FG1, P1, Male)*

Participants emphasised that these perceptions are shaped by the context in which the form is completed. Individuals are often applying during periods of stress, uncertainty, or reduced capacity, and in this context, questions that imply scrutiny or accountability may be experienced as misaligned with the purpose of crisis support. As one participant explained:

"You're in crisis, you might have done nothing and this is your first raising of the hand for help. So that's almost making people feel guilty if they haven't done anything." (FG1, P2, Female)

This highlights a broader tension identified across the findings: while the process aims to gather contextual information about circumstances and potential alternatives, applicants may interpret these questions as testing "worthiness" rather than understanding need.

Participants also raised concerns about how this framing may influence behaviour. There was a perception that individuals may feel pressure to present their responses in particular ways, provide socially desirable answers, or withhold information due to concerns about being judged. This reflects a wider theme across the discussions in which perceived judgement, whether explicit or implied, can act as a barrier to engagement with support.

Duplication, evidence, and repeated disclosure

The application process involves completion of an online form followed by a follow-up phone call, during which applicants are often asked to repeat or expand on the same information.

Participants described this structure as involving a degree of duplication, with information provided in the form frequently revisited during the call. This created a perception that elements of the process were repeated across stages. As one participant explained:

"Why ask the second time? because actually repeating traumatic and difficult information increases your stress and increases your trauma." (FG1, P2, Female)

This repetition was described as challenging, particularly given the level of detail required. Applicants are expected to provide structured financial information, describe their circumstances, and in some cases disclose sensitive or personal situations. Being required to repeat this information across multiple stages, and sometimes across different services, was understood as both practically demanding and, at times, emotionally difficult.

Participants also raised concerns about the need for consistency across stages. There was a perception that variations in responses, arising from stress, memory limitations, or changes in circumstances, could have implications for how applications are assessed. This was described as adding additional pressure, particularly for individuals experiencing anxiety, cognitive difficulties, or fatigue.

These issues were not understood solely as inefficiencies, but as potential barriers to access. Participants suggested that individuals who may find it more difficult to recall or reproduce information accurately could be placed at a disadvantage, raising broader questions about fairness and inclusivity.

Role and experience of follow-up phone calls

Alongside duplication, participants highlighted the timing and structure of follow-up calls as an important aspect of the process. Calls were often described as unpredictable, with limited prior notice. For some participants, this lack of predictability was experienced as challenging, particularly for individuals with cognitive impairments, memory difficulties, or fluctuating health conditions. As one participant explained:

> *"If you've got variable health issues or brain issues, when they go to phone you that might be a bad brain day and you can't actually think and then you've come across completely different to how you might have come across yesterday or tomorrow." (FG2, P3, Female)*

Participants noted that responding effectively during a call may require preparation, including gathering information, organising thoughts, and preparing to discuss potentially complex or sensitive issues. Without this preparation, individuals described finding it more difficult to communicate their situation clearly. As one participant explained:

> *"If you know a time that they are calling you…I have to be prepared and I write everything down…or do voice notes on my phone. And then when I have my appointment, I have everything in front of me…whereas if somebody was asking me off the top of my head, I'd put the phone down, "oh, I forgot to say that"." (FG2, P3, Female)*

In response, participants suggested that the application process should include an option to indicate availability or request a preferred time for follow-up contact. This was viewed as a relatively straightforward adjustment that could improve accessibility by allowing individuals to prepare and engage more effectively.

The nature of the interaction itself was also identified as significant. Participants indicated that follow-up calls can shape how the overall process is experienced. Where communication was perceived as clear, respectful, and supportive, calls were seen as providing an opportunity to clarify information and ensure that individuals felt heard. In contrast, more procedural or directive interactions were sometimes experienced as reinforcing the evaluative tone identified elsewhere in the process.

Despite these challenges, participants also recognised the potential value of phone-based interactions. In particular, calls were seen as offering an opportunity for individuals to explain their circumstances in their own words, which may not always be possible through structured written responses. Some participants suggested that, if used effectively, this element of the process could support a more flexible and person-centred approach, potentially reducing the need for extensive written input at the initial stage.

However, this was understood as dependent on clearer structuring of the process. Participants highlighted that the respective roles of the form and follow-up call are not always clearly defined, contributing to duplication. A more clearly differentiated approach, where the form captures key initial information and the call is used to explore context in greater depth, was suggested as a way to reduce repetition while maintaining opportunities for dialogue.

Language and accessibility

Participants identified a range of barriers related to the language and presentation of the application form, including the use of complex phrasing and terms such as “advised” and “reasonable”. These features were described as potentially limiting understanding, particularly in the context of completing the form under conditions of stress. Terms such as “reasonable” were described as ambiguous and open to interpretation, making it unclear how responses might be assessed or what constitutes an acceptable answer. This lack of clarity was perceived as introducing uncertainty into the process, particularly where applicants are unsure how their responses may be interpreted.

Some elements of the form’s wording were also described as potentially contributing to increased pressure. For example, the statement *“the more information you are able to provide the quicker the decision will be made on the outcome of your application”* was perceived by participants as potentially intimidating, particularly within an already stressful context.

Participants also highlighted broader accessibility challenges, noting that some groups may be more likely to experience difficulty engaging with the form. This included individuals who are elderly, disabled, neurodivergent, or who speak English as a second language.

In addition, participants suggested that barriers related to understanding and navigating the system may influence whether individuals apply at all. As one participant stated:

> *“Why do people not apply for funds? probably because they're too scared to or don't understand the system or it's too much effort to apply because so many people get rejected.” (FG1, P2, Female)*

These findings are consistent with wider evidence on “hidden hardship”, particularly among individuals in work or those who may not identify with traditional indicators of financial vulnerability.

Overall, participants suggested that improvements to language and presentation could support greater accessibility. This includes using clearer, simpler wording, reducing ambiguity, and ensuring that questions can be understood and completed with minimal interpretive effort during periods of stress.

Signposting and the role of wider support

A consistent theme across both discussions was that Crisis Payments should not function as a standalone transaction, but as part of a wider system of support. Participants emphasised that the application process represents a key opportunity to connect individuals with additional services, advice, and advocacy. One participant summarised a question at the end of the form such as:

> *"Would you like some more help and guidance and signposting after completing this form? Yes or no?" (FG1, P2, Female)*

Participants described how, in practice, individuals often require guidance as much as financial assistance, particularly during periods where they may be unable to navigate complex systems independently. This reflects wider findings across the research that crisis is associated with reduced cognitive capacity and increased need for support.

There was therefore strong support for embedding clear signposting within the application process, including proactive referral pathways and accessible information on alternative support.

5. DISCUSSION

RQ 1: ***How "crisis" is understood and defined, and to what extent does this align with the current Crisis Payments offer, eligibility criteria and processes (Plain English: What does "crisis" really mean to people in our communities?)***

Findings indicate that participants perceive crisis as a dynamic, cumulative and context-dependent experience, rather than a discrete event or fixed threshold. Crisis was described as emerging through the interaction between multiple pressures, culminating in a point at which individuals are no longer able to cope with their circumstances. This reflects wider evidence that crisis is shaped by both material deprivation and reduced coping capacity and cannot be fully understood through static indicators such as income alone.[31]

The current Crisis Payments scheme, delivered by Surrey County Council, is designed to provide short-term, discretionary financial support to residents facing emergency situations, typically where no alternative support is available. While this reflects the immediate-response function of crisis support, the findings suggest that lived

[31] Rayampatt, M.C., Rajan, S.K. Financial resilience as a key determinant in public health frameworks. *Discover Public Health* 22, 717 (2025). https://doi.org/10.1186/s12982-025-01144-x

experiences of crisis are more complex and less clearly defined than the current framework implies.

Participant accounts highlight that crisis is often cumulative and fluid, with individuals moving in and out of crisis as their circumstances change. This presents a challenge for eligibility criteria based on fixed thresholds or categorical indicators, such as benefits status or savings limits. Such measures may fail to capture "hidden hardship", particularly among working households, those with fluctuating incomes, or individuals with significant committed financial obligations.

National guidance for the Crisis and Resilience Fund (CRF) emphasises that support should be person-centred, flexible, and responsive to individual circumstances, rather than based on a one-size-fits-all model.[32] The findings from this study support this approach, suggesting that eligibility should be understood in relation to current financial pressure and lived need, rather than solely through administrative markers.

In terms of the scope of support, the current Crisis Payments scheme reflects national guidance in focusing on essential needs, including food, utilities, and basic household items. However, the findings suggest that these needs are experienced as interdependent and context-specific, rather than as discrete categories. For example, access to food is contingent on access to cooking facilities, while health needs may shape dietary requirements and patterns of expenditure.

This aligns with wider national emphasis on holistic approaches to crisis support, recognising that hardship is rarely confined to a single issue and often requires a coordinated response across multiple domains.[33] Participants also emphasised the importance of recognising functional need, rather than relying on technical distinctions (e.g. broken versus missing items), pointing to a need for greater flexibility in the application of eligibility criteria.

These findings are consistent with the evidence review, which highlights that crisis is rarely experienced as a single, discrete event and is often shaped by the interaction between financial, social, and health-related factors. The literature similarly emphasises the limitations of fixed eligibility criteria, particularly where these rely on static indicators such as income or benefit receipt, and identifies the need for more flexible, context-sensitive approaches to assessing need.

Overall, the findings indicate that, while the current Crisis Payments framework aligns with national policy in its focus on essential support and discretionary decision-making, there is scope to strengthen this alignment further by adopting a more holistic, person-centred, and context-sensitive approach. This includes recognising the cumulative

[32] HM Government, *Crisis and Resilience Fund: Guidance for Local Authorities in England* (1 April 2026 to 31 March 2029).
[33] Policy in Practice, *Crisis and Resilience Fund Guidance for Councils*.

nature of crisis, the variability of need, and the importance of responding to lived experience rather than fixed indicators.

RQ 2: ***How accessible, fair, and trauma informed is the Crisis Payments application form and process, and what barriers may be faced when applying and/or completing the process? (Plain English: How easy is it for people to apply for help when they really need it?)***

Findings indicate that the current application process presents a number of barriers, particularly when considered in the context in which individuals apply for crisis support. While the process is designed to gather information necessary for decision-making, participant experience suggests that it does not consistently align with the principles of accessibility, fairness, and trauma-informed practice set out in national guidance.

A central issue identified was the cognitive and administrative burden associated with the application form. Participants described being required to complete complex tasks such as calculating income and expenditure, interpreting financial categories, and providing detailed structured information, at a time when their capacity to engage is often reduced. This is particularly salient given that crisis is frequently accompanied by heightened stress, anxiety, and reduced cognitive bandwidth.

These experiences closely reflect the challenges identified in the evidence review, particularly in relation to complex application processes, limited accessibility, and the impact of administrative burden at times of crisis. National and regional evidence highlights how such barriers can reduce uptake and disproportionately affect individuals with lower capacity to engage, reinforcing the importance of simple, accessible and proportionate processes.

National guidance emphasises that crisis support should be accessible, flexible, and easy to engage with, including for individuals who are digitally excluded or experiencing acute hardship. In this context, the current level of complexity may act as a barrier, particularly for those with lower literacy, language barriers, or cognitive impairments. Participants also highlighted duplication and repeated disclosure across the process, particularly between the online application and follow-up phone calls. This repetition was experienced as both practically burdensome and, in some cases, emotionally difficult where individuals were required to revisit distressing circumstances.

From a trauma-informed perspective, this is significant. Trauma-informed approaches emphasise minimising unnecessary stress, reducing the need for repeated disclosure, and creating a sense of psychological safety. Repetition, particularly where its purpose is unclear, may be experienced as inconsistent with these principles. The timing and unpredictability of follow-up calls further compound these challenges. Participants noted that calls are often received without notice, making it difficult to prepare. For individuals with fluctuating health conditions or cognitive impairments, this may hinder their ability to communicate effectively.[34]

The language and framing of the form were also identified as influencing perceptions of fairness and accessibility. Complex terminology and ambiguous phrasing may create uncertainty, while questions relating to prior actions or alternative options were sometimes perceived as evaluative or judgemental. This reflects a broader tension between information gathering and perceived assessment of "worthiness". The issues relating to duplication, unpredictability, and perceived judgement also align with wider evidence highlighted in the evidence review, which identifies gaps between the intended principles of trauma-informed practice and their implementation in local welfare systems.

Overall, the findings suggest that accessibility is shaped not only by the technical design of the form, but by the interaction between structure, language, timing, and emotional context. While the current process is functional from an administrative perspective, it does not consistently reflect the expectations of a trauma-informed, person-centred system, particularly for those with the greatest need.

RQ 3: ***What changes could be made to improve the design, eligibility criteria, processes and format of Crisis Payments? (Plain English: What would people change to make the scheme fairer and work better for them?)***

Findings suggest that improving Crisis Payments requires not only incremental adjustments, but a broader shift in how the system is conceptualised and delivered. Participants consistently articulated a preference for a model that is needs-led, person-centred, and responsive to lived experience, aligning closely with the national policy direction set out under the CRF. These proposed changes closely align with the emerging areas of good practice identified in the evidence review. Approaches such as simplifying application processes, enabling multiple access routes, embedding support within wider systems, and adopting person-centred, trauma-informed design were consistently highlighted in the literature as effective responses to the challenges identified across local welfare schemes.

A key area for change relates to the structure of the application process. Participants proposed moving away from a financial-first approach towards one that begins with an understanding of current circumstances and immediate need. This reflects the

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[34] HM Government, *Working Definition of Trauma-Informed Practice* <https://www.gov.uk/government/publications/working-definition-of-trauma-informed-practice/working-definition-of-trauma-informed-practice> [accessed 9 June 2026].

principle of person-centred practice, whereby services are designed around individuals' needs, preferences, and lived context. In practical terms, this suggests restructuring the form to prioritise narrative and needs-based input, supported by flexible responses, before requesting more detailed financial information. Such an approach also aligns with trauma-informed practice, which emphasises empowerment, choice, and meaningful engagement.

There was also strong support for reducing administrative burden. Participants identified opportunities to simplify financial questions, remove unnecessary complexity, and make better use of data already held within systems. This reflects the principle of proportionality, ensuring that information requirements are appropriate to the urgency and purpose of crisis support.

A further area for improvement relates to the relationship between different stages of the process. Currently, the application form and follow-up interactions are often experienced as duplicative. A more clearly defined structure, where the form captures core information and follow-up conversations provide additional context, would support a more complementary and efficient process. Participants also highlighted the importance of improving follow-up interactions, including introducing options to schedule calls and providing clearer information about their purpose, enhancing predictability and enabling better preparation.

Improvements to language and communication were also emphasised. Participants highlighted the importance of plain English, removing ambiguous or technical terminology, and providing clearer explanations of eligibility and available support. These changes would help to improve transparency and reduce uncertainty, supporting more accessible and equitable engagement.

Finally, findings reinforce the importance of situating Crisis Payments within a wider, holistic system of support. Participants emphasised the value of clearer links to advice services, community organisations, and longer-term support. This indicates a strong convergence between lived experience and the wider evidence review, suggesting that many of the improvements identified by participants reflect established principles of effective crisis support delivery.

This also reflects the broader policy emphasis on integration and prevention, and suggests that Crisis Payments should function not only as a one-off intervention, but as part of a coordinated pathway through which individuals can access ongoing assistance.

Summary

Across all three research questions, there is a clear alignment between the findings from the focus group discussions and the evidence review. Both sources identify similar challenges in the delivery of crisis support, including restrictive eligibility criteria, barriers to access, complexity within application processes, and gaps between policy intent and user experience. At the same time, both point to a consistent set of enabling principles, including flexibility, simplicity, early intervention, and person-centred, trauma-informed design. This alignment strengthens the overall interpretation of the findings, suggesting that participants' experiences reflect wider system patterns identified within national and regional evidence.

6. CONCLUSIONS

This research highlights the critical role of Crisis Payments within Surrey's local welfare system, providing timely, discretionary support to residents experiencing acute financial hardship. The current scheme reflects key elements of national policy under the Crisis and Resilience Fund (CRF), particularly its focus on essential needs, short-term relief, and locally determined decision-making. However, the findings demonstrate that the lived experience of crisis is more complex, fluid, and context-dependent than the existing framework consistently captures in practice.

Across all areas of the research, participants described crisis not as a single event or fixed threshold, but as a cumulative and evolving experience shaped by the interaction between financial pressure, health, caring responsibilities, and wider life circumstances. Crisis was often understood as the point at which coping capacity is exhausted, rather than a condition that can be reliably identified through static indicators such as income, benefits status, or savings. This has important implications for how eligibility is defined and assessed, suggesting that more flexible, context-sensitive approaches are required to avoid excluding individuals experiencing "hidden hardship," particularly among working households and those with fluctuating or constrained resources.

The findings also highlight that need is rarely experienced in isolation. Essential needs such as food, housing, utilities, and household items are interdependent, and their significance varies depending on individual circumstances. This reinforces the importance of holistic approaches to crisis support, in which financial assistance is understood as part of a wider system of support rather than a standalone intervention. While the current scheme reflects this principle in intent, there is scope to strengthen its application in practice, particularly in how eligibility and support categories are interpreted.

This research provides insight into how the application process shapes accessibility, fairness, and overall user experience. Participants identified the current process as placing substantial cognitive, administrative, and emotional demands on applicants at a point when their capacity to engage is often reduced. Requirements to provide detailed financial information, navigate complex terminology, and repeat sensitive information across stages were experienced as burdensome and, at times, misaligned with the context of crisis. The timing and unpredictability of follow-up interactions further compounded these challenges, particularly for individuals with health conditions, cognitive impairments, or fluctuating circumstances.

These findings indicate that accessibility is not solely determined by the availability of support, but by how systems are designed and experienced in practice. The application process itself functions as a critical interface between individuals and the wider support system, shaping whether people feel able to apply, how they engage, and whether they experience the process as fair, respectful, and supportive. In this respect, the findings suggest that elements of the current process do not consistently reflect the principles of person-centred, trauma-informed, and proportionate design set out in national guidance.

Participant recommendations point towards a clear and consistent direction of travel. There is support for a more needs-led, person-centred approach that begins with an understanding of individual circumstances, reduces unnecessary administrative burden, and enables more flexible and meaningful engagement. This includes simplifying application requirements, minimising duplication, improving clarity of language, introducing greater predictability in communication, and strengthening the role of Crisis Payments as a gateway to wider support.

Overall, the findings suggest that the effectiveness of Crisis Payments depends not only on what support is provided, but on how that support is accessed and experienced. While the current scheme provides a strong foundation, there is an opportunity to strengthen its alignment with both national policy and lived experience by reorienting processes towards greater accessibility, flexibility, and responsiveness. This involves moving from a primarily administratively driven model towards one that is more clearly holistic, person-centred, trauma-informed, proportionate, and integrated.

Such a shift would support a system that not only responds to immediate financial need, but does so in a way that upholds dignity, reduces barriers to access, and better reflects the realities of crisis as experienced by residents.

7. RECOMMENDATIONS

The following recommendations build directly on the findings and are intended to support closer alignment between the design and delivery of Crisis Payments in Surrey, lived experience of residents, and national CRF guidance.

1. Re-structure the application process to be needs-led and person-centred

The application form should be restructured to prioritise understanding of the applicant's current situation and immediate needs before collecting detailed financial information. This could include:

- An opening question to capture individual circumstances which is focused on need (e.g. "What do you need help with?" or "What has happened?")
- A clear list of common support areas covered by Crisis Payments (e.g. food, utilities, essential household items)

This approach would align with person-centred practice, support more accurate representation of need, and improve clarity around what the scheme can provide.

2. Reduce cognitive and administrative burden through proportional design

Information requirements should be reviewed to ensure they are proportionate to the purpose of crisis support. This includes:

- Simplifying financial questions and removing unnecessary complexity
- Avoiding calculations that require conversion (e.g. monthly to weekly figures)
- Reducing detailed expenditure breakdowns where precision is not essential
- Making greater use of data already held within systems where appropriate

This would support a more accessible and equitable process, particularly for individuals applying under conditions of stress or reduced capacity.

3. Minimise duplication and clearly define process stages

The roles of the application form and follow-up interactions should be clearly distinguished. For example, the online form should capture core information about need and circumstances, and follow-up telephone calls should focus on clarification and contextual understanding, rather than repetition. Reducing duplication will support a more efficient and trauma-informed process, minimising repeated disclosure and associated stress.

4. Introduce greater predictability and accessibility in follow-up interactions

Follow-up telephone phone calls should be structured to provide greater clarity and control for applicants. This includes offering the option to schedule or indicate preferred times for contact, clearly explaining the purpose of the telephone call in advance, and allowing applicants time to prepare and gather information necessary. These changes align with trauma-informed principles, particularly around predictability, control, and reduced cognitive burden.

5. Improve clarity, language, and communication throughout the process

All aspects of the application process should use clear, accessible language. This includes using plain English and avoiding technical or ambiguous terminology, revising terms such as “reasonable” or “advised” to reduce ambiguity and providing clear explanations of eligibility, decision-making, and next steps.

Improved communication will support accessibility, transparency, and trust, particularly for individuals with literacy, language, or cognitive barriers.

6. Review and reframe questions to reduce perceived judgement

Questions that may be interpreted as evaluative or judgemental should be reviewed and reframed. Likewise, the application form should avoid language that suggests blame, responsibility, or behavioural assessment. For example, *‘What have you done to help yourself before you started this application?’* could be reframed to focus on current circumstances and support needs.

This will align the process more closely with trauma-informed and dignity-based approaches, reducing barriers to engagement.

7. Strengthen holistic assessment and flexibility in eligibility and provision

Eligibility and decision-making processes should reflect the interconnected and contextual nature of need. This includes considering how different needs interact, such as the relationship between food access and the availability of cooking facilities; recognising that both missing and non-functional items may have the same practical impact; and allowing flexibility in how support is assessed and delivered based on individual circumstances. This supports a more holistic and responsive approach, consistent with national guidance.

8. Enhance signposting and integration with wider support systems

The application process should be used as an opportunity to connect individuals to additional support. This includes providing clear and accessible signposting within the application form, offering proactive referrals where appropriate and ensuring unsuccessful applicants are directed to alternative sources of support. This positions Crisis Payments as part of a broader, integrated system, rather than a standalone intervention.

9. Increase transparency across the application journey

Transparency should be strengthened across all stages of the process. This includes providing clear information on what the scheme does and does not cover, offering an explanation of how decisions are made, and ensuring applicants understand what to expect after submitting an application. Outcomes should also be communicated in a clear and accessible manner. Taken together, these measures may help to support trust, perceptions of fairness, and informed engagement with the system.

Areas for future research

This study highlights several areas where further research would support the ongoing development of Crisis Payments.

Further investigation of applicant journeys would provide deeper insight into how the application process operates in practice, particularly in relation to barriers, duplication, and points of disengagement. This would support the refinement of more needs-led, proportionate processes (Recommendations 1–3).

Additional research is also needed to better understand the experiences of groups who may be less likely to access support, including those experiencing "hidden hardship", people with English as an additional language, and those with more complex eligibility circumstances. This would strengthen the evidence base around accessibility, inclusivity, and equity (Recommendations 5 and 7).

There is a clear need to improve the use of data and evaluation. Future work could focus on developing consistent monitoring frameworks and analysing application and outcome data to better understand demand, unmet need, and patterns of access (Recommendation 9).

Finally, there would be value in piloting and evaluating changes to scheme design, including simplified application processes, improved communication approaches, and enhanced integration with wider support services. This would provide practical evidence on what is most effective in improving accessibility and user experience (Recommendations 1, 4, and 8).

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